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Looking for Gig Economy Work to Help Make Ends Meet? Don't be a Scammer's Next Payday



With large swaths of the economy still shut down or operating at limited capacity due to the coronavirus, millions of workers are turning to gig economy applications like Instacart, Uber, Lyft, TaskRabbit, DoorDash, and others to help make ends meet. While these companies can be great for finding flexible job opportunities, their increasing popularity is attracting scammers looking to take advantage of gig workers and their customers.

Instacart premium job scam:

Instacart is a service that connects consumers with workers (called "shoppers") who are paid to do the shopping on their behalf for a fee, plus tips. Workers scan the application for jobs they would like to do (called "batches"), claim them, then do the shopping. Bigger batches with more items are generally more expensive totals and, in theory, result in bigger tips for the shopper fulfilling them. This can make competition for attractive batches fierce for the thousands of shoppers who have flooded the application since the pandemic began. Seeing an opportunity, scammers have begun advertising on social media and elsewhere that they can get shoppers access to premium jobs with big tips, in exchange for an upfront fee.

Cash out account phishing leads to lost pay:

Many gig economy applications offer their workers a service where their earnings can be cashed out and deposited into a bank account or prepaid debit card upon request. Scammers have tried to take advantage of this by calling gig economy workers posing as a representative of the application operator. The imposter asks the worker to click on a link in a text message or email that is sent to them (for reasons such as "verification" or "security"). The link then takes the worker to a legitimate looking phishing website where they are tricked into providing their login credentials. Once the scammer gets that information, they can change the bank account that the worker's pay goes to and cash out the worker's earnings elsewhere. Recognizing this scam, gig economy applications like GrubHub and DoorDash have instituted waiting periods when bank account information has been changed. However, this can still leave workers who do not cash out often at risk of losing their hard earned pay.

Here are some tips to reduce your risk of falling victim to these scams:

- If someone promises to deliver you premium Instacart batches in exchange for a fee, that's a red flag. At best, they're violating Instacart's terms of service. At worst, it's a scam designed to rob you of your money.
- Gig economy applications will NEVER call or text you asking for your login credentials. If someone does so, it's a scam. If two-factor authentication is available for the application you are using, turn it on. And if you think your account may have been compromised, report it immediately to the application's support team.

the IG **FRAUD ALERT**

If you suspect that you have become a victim, report it immediately. You can file a complaint at Fraud.org via their secure [online complaint form](#). They will share your complaint with their network of law enforcement and consumer protection agency partners who can investigate and help put fraudsters behind bars.

Source: <http://www.fraud.org>



For more information or to file a complaint, contact Pinellas County Consumer Protection at (727) 464-6200 or visit www.pinellascounty.org/consumer.